

HealthGuard Insurance Policy  
Effective Date: July 21, 2025  
Issuer: HealthGuard Insurance Co.

#### Section 1: Introduction

This policy outlines the terms and conditions for medical coverage provided by HealthGuard Insurance Co. to policyholders.

#### Section 2: Definitions

2.1 Covered Procedure: Any medical procedure explicitly listed in Section 4.

2.2 Pre-Authorization: Approval required from the insurer before certain procedures are performed.

2.3 Waiting Period: The duration a policyholder must wait before coverage for specific procedures becomes effective.

#### Section 3: Eligibility

3.1 Policyholders must be enrolled for at least 30 days to access elective procedure coverage.

3.2 Coverage applies to individuals aged 18-65 with no pre-existing conditions excluded under Section 5.

#### Section 4: Covered Procedures

4.1 General Medical Coverage: Hospitalization, diagnostic tests, and emergency care are covered up to \$100,000 annually.

4.2 Surgical Procedures: Surgical procedures, including knee surgery, are covered with pre-authorization from HealthGuard Insurance Co.

4.3 Conditions for Knee Surgery: Knee surgery coverage requires:

- Pre-authorization obtained at least 14 days prior to the procedure.
- A 30-day waiting period from the policy start date.
- Documentation of medical necessity from a licensed physician.

4.4 Outpatient Procedures: Covered up to \$10,000 per year, subject to a \$500 deductible.

#### Section 5: Exclusions

5.1 Experimental procedures, including unapproved knee surgery techniques, are not covered.

5.2 Cosmetic surgeries are excluded unless medically necessary.

5.3 Procedures performed without pre-authorization are not covered.

#### Section 6: Claims Process

6.1 Submit claims within 90 days of the procedure.

6.2 Provide pre-authorization documentation and medical records.

6.3 Claims are processed within 30 business days.

#### Section 7: Contact Information

For inquiries or pre-authorization, contact HealthGuard Insurance Co. at (800) 555-1234 or [claims@healthguard.com](mailto:claims@healthguard.com).